



Ipswich Public Schools
Human Resources Department
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FY27 Health Insurance Rate Sheet

July 1, 2026-June 30, 2027

The Ipswich Public Schools offers the following health plans to employees, and contributes 70% of the total cost. Therefore, the **employee is responsible for the remaining 30%**.

Below is a breakdown of the *employee monthly premiums* for **FY27 (July 1, 2026-June 30, 2027)**. Please note that depending on your pay frequency, the below rates will vary from what you see on your paycheck, and will be calculated into your deductions per pay period.

	Blue Care Elect (PPO) \$250/\$750 plan-year deductible 30% Employee Cost	Network Blue NE (HMO) \$250/\$750 plan-year deductible 30% Employee Cost	Network Blue Select (HMO) \$250/\$750 plan-year deductible 30% Employee Cost
Individual	\$543.47	\$407.30	\$354.35
Family	\$1,394.00	\$1,086.57	\$945.32

PLAN INFORMATION

Blue Care Elect (PPO)	Summary of Benefits
Network Blue NE	Summary of Benefits
Network Blue Select	Summary of Benefits

PLAN DIFFERENTIATION

The choice between HMO and PPO depends on your preferences, healthcare needs, and budget. The primary differences between BCBS HMO and PPO plans are related to network structure, cost-sharing, and flexibility. HMO plans often have lower premiums and more restrictions on provider choices, while PPO plans provide a broader network and greater flexibility, but they come with higher costs.

The HMO Blue Select health plan has a limited provider network. Under this plan, members have access to network benefits from only the providers in the HMO Blue Select network.

Be sure to carefully review the details of the specific BCBS plan you are considering to understand the exact terms and benefits it offers. Please note that all plans have a \$250/\$750 plan-year deductible.

Additional information can be found [HERE](#).

ENROLLMENT To join or make changes, please complete the [HEALTH ENROLLMENT FORM](#) and return to HR@ipsk12.net.